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ANNOUNCEMENT

US$76.11 million has been allocated to Kazakhstanis under the National Fund for Children program

Between February 1, 2024, and September 1, 2026, a total of **365,553 citizens** received targeted savings (TS) payouts under the National Fund for Children program, amounting to approximately **US$76.11 million**.

From the beginning of 2026 through September 1, **170,156 citizens** received TS payouts totaling **US$44.84 million**. Of this number, **119,279 Kazakhstanis** received over **US$31.00 million** for housing improvements, while **50,877** received **US$13.83 million** for education expenses.

The funds were transferred to authorized operators for subsequent crediting to the applicants' bank accounts. Recipients have the right to use either the full amount or a portion of it. Any unclaimed funds remain in the targeted savings account (TSA) for 10 years. After this period, the unused balance is transferred to the beneficiary's individual pension savings account, where it is recorded as voluntary pension contributions.

The most popular option for **improving housing conditions** was topping up housing construction savings accounts for further accumulation: payments totaling US$30.51 million were made to 117,712 recipients. Additionally, US$183.65 thousand was paid to 788 young Kazakhstanis for down payments on mortgage loans to purchase homes, while US$102.17 thousand was paid to 437 Kazakhstanis for the outright purchase of housing via civil-law transactions (final settlement).

Regarding the use of targeted savings **for education**, the largest share of funds was allocated to pay for educational services provided by institutions within the Republic of Kazakhstan—either in installments (per academic period or school year) or as a single lump-sum payment (covering the entire course of study); 47,584 citizens received a total of US$12.96 million under this category.

The following services were also in demand: topping up educational savings accounts under the relevant agreements—funds totaling US$587.56 thousand were transferred to 2,309 recipients; additionally, US$220.44 thousand was disbursed to 861 citizens to cover educational services provided by foreign educational institutions, either in installments (per academic period or academic year) or as a lump-sum payment (for the entire duration of study).

It should be noted that the accrual of targeted requirements ceases upon **the death** of a participant or the entry into legal force of a court decision declaring them deceased. To claim targeted entitlements /TS following the death of a participant or recipient, heirs may apply to the Unified Accumulative Pension Fund (UAPF) in accordance with the procedure established by the Government of the Republic of Kazakhstan.

As of September 1, 2026, payments totaling 74.46 thousand US dollars have been made to heirs, with 226 citizens receiving the funds.

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Detailed information on TS payouts for housing improvement and/or education expenses, broken down by authorized operators and regions, is available on the enpf.kz website.

It is worth noting that, based on the results for 2025, a payment of **$130.71** per child was credited to Kazakhstani children; for 2024, the amount was **$129.38**; and for 2023, it was **$100.52**.

Funds from the National Fund are credited annually to children under the age of 18 in the form of targeted allocations. Under the law, the amounts credited to young Kazakhstanis remain part of the National Fund's assets and continue to be invested. Thanks to this ongoing investment, the value of each child's targeted requirements **grows annually through the generated investment income**.

As a result, the total **accumulated value** of all targeted requirements (including the investment income added each year) for a child participating in the program:

- - three years, amounted to **370 dollars 56 cents**;
- two years, amounted to **263 dollars 93 cents**;
- one year, amounted to **130 dollars 71 cents**.

Parents and other legal representatives can verify a child's participation in the program using the child's IIN (Individual Identification Number) via the **kids.enpf.kz** website, the personal account section of the **eGov.kz** e-government portal, as well as the **eGov Mobile** app and the mobile apps of certain second-tier banks.

If information regarding the targeted allocations accrued to children for the 2025 reporting year is not displayed, it is **necessary to update the documents** within the mobile apps by following this path:

- in the eGov Mobile app: "Digital Documents" – "Family" – "Refresh document list" – "National Fund accruals";
- in mobile apps of second-tier banks, for example, Kaspi.kz: "Government Services" – "All documents" – "Refresh document list" – "National Fund accruals".

The absence of information regarding the accrual of targeted requirements for children who have reached or will reach the age of 18 this year in the legal representative's personal account is due to the fact that these entitlements have acquired "TS" status; consequently, **access to information about them is granted directly to the TS recipient** (the individual who has reached or will reach the age of 18 in 2026). These individuals must independently access information about their TS via their personal accounts on the UAPF or e-government websites so that, upon turning 18, they can contact an authorized operator to open a US dollar bank account and submit an online application for the TS payout to improve housing conditions and/or pay for education.

Currently, the authorized operators are:

- Otbasy Bank JSC (for housing and education),
- Halyk Bank of Kazakhstan JSC (for education),
- Bank CenterCredit JSC (for education).

Statistics regarding minors participating in the targeted entitlements program, adult TS recipients, and the use of TS funds for housing and/or education are available on the enpf.kz website.

You can review the program terms and obtain instructions and answers to your questions on the kids.enpf.kz website. You can also view video commentary and instructions on the topic on the БЖЗҚЕНПФ YouTube channel:

video commentary by Zh.B. Kurmanov, the Chairman of the Executive Board of UAPF JSC:
https://www.youtube.com/watch?app=desktop&v=30CdPWl6dv0

Video commentary by M.T. Sharipov, Managing Director of UAPF JSC:
https://www.youtube.com/watch?v=APg2vATmMk0

"Q&A" video commentary on the National Fund for Children program:
https://www.youtube.com/watch?v=4cKr1VCAvUk
https://www.youtube.com/watch?v=mrV0y37Gjnk

Instructions for the National Fund for Children website:
https://www.youtube.com/watch?v=VgP3dmMwAHc
https://www.youtube.com/watch?v=jyC2c-HgqpQ

Instructions on the implementation of the National Fund for Children program:
https://www.youtube.com/watch?v=bqeT41rWecA
https://www.youtube.com/watch?v=pNBSS1VHdWU

UAPF was founded on August 22, 2013 on the basis of GNPF APF JSC. The founder and shareholder of the UAPF is the Government of the Republic of Kazakhstan represented by the State Institution Committee of State Property and Privatization of the Ministry of Finance of the Republic of Kazakhstan. Trust management of UAPF pension assets is carried out by the National Bank of the Republic of Kazakhstan. In accordance with the pension legislation, the UAPF attracts compulsory pension contributions, employer's compulsory pension contributions, compulsory occupational pension contributions, voluntary pension contributions, as well as carries out enrollment and accounting of voluntary pension contributions formed at the expense of the unclaimed amount of guaranteed compensation for the guaranteed deposit, transferred by the organization carrying out mandatory guarantee of deposits, in accordance with the Law of the Republic of Kazakhstan "On mandatory guarantee of

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deposits placed in second-tier banks of the Republic of Kazakhstan", ensures the implementation of pension benefits. The Fund also carries out accounting of target assets and target requirements, accounting and crediting of target savings (TS) to target savings accounts, payments of TS to their recipients in bank accounts, accounting for returns of TS in the manner determined by the Government of the Republic of Kazakhstan within the framework of the National Fund for Children program (More details at www.enpf.kz)

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